

## REMARKS

Applicants reply to the Final Office Action dated April 21, 2008 within two-months. Thus, Applicants request an Advisory Action, if necessary, or **a call from the Examiner to discuss any remaining issues with the claims**. Claims 2-10, 15, 16, 19, 21-25, 38, 53-58, and 61-64 were pending in the application and the Examiner rejects claims 2-10, 15, 16, 19, 21-25, 38, 53-58, and 61-64. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

### **Claims Rejected under 35 U.S.C. § 112**

The Examiner rejects claims 2-10, 15, 16, 19, 21-25, 38, 53-58, and 61-64 under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention. Applicants respectfully traverse this rejection.

Specifically, the Examiner directs Applicants to the improper use of the term “when” in the claims. The Examiner states that, “the first party may never be eligible and there is no recitation in the claim that specify a determining that the first party indeed becomes eligible based on some criteria or conditions” (page 3, final paragraph). Applicants amend independent claims 6, 25, 38, and 57 in accordance with the Examiner’s statements.

The Examiner further states that the “claimed invention is completely silent about the source of the funds associated with the first account” (page 4, final paragraph). Applicants amend the claims to add the step of “receiving funds from said first party, wherein said funds are credited to said first financial account.” Therefore, it is now clear that in addition to establishing a first financial account for the first party, the system credits funds received from the first party to the first financial account.

For the above stated reasons, Applicants assert that the amendments cure claims 6, 25, 38, and 57 of the cited defects and claims 6, 25, 38, and 57 now fully comply with the requirements of 35 U.S.C. § 112, second paragraph.

Claims 2-5, 7-10, 15-16, 21-24, 53-56, 58 and 61-64 variously depend from independent claims 6, 25, 38, and 57. As such, dependent claims 2-5, 7-10, 15-16, 21-24, 53-56, 58 and 61-64 are differentiated from the cited references for at least the reasons set forth above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,

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